

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 06-539-L
Docket No. 2006-565**

Crystal Lee Christian,

Respondent.

For the Petitioner:

**William R. Peattie (P48004)
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For the Respondent:

**Crystal Lee Christian
1618 S. Canoe Creek Drive
Colorado Springs, CO 80906**

**Issued and entered
this 12th day of September 2006
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated August 3, 2006. She recommended that the Commissioner revoke the Respondent's non-resident insurance license. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and, except as noted below, the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v Public Service Com'n*, 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that the Respondent's non-resident insurance license is revoked.